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B1 (Official Fo	rm 1)(1/(	08)				oannon		.go <u> </u>			_		
United States Bankruptcy C Northern District of Illinois										Vol	luntary F	<b>Petition</b>	
	Name of Debtor (if individual, enter Last, First, Middle): Myrick, Lawrence Jr.							Name of Joint Debtor (Spouse) (Last, First, Middle): Myrick, Belinda					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  AKA Larry Myrick, Jr.					All O (inclu	ther Names de married,	used by the a	Joint Debtor trade names	in the last (s):	3 years			
Last four digits (if more than one xxx-xx-253	e, state all)					Complete E	(if mor	e than one, s	state all)				Complete EIN
Street Address 602 Park F Glen Ellyn,	Plaza	r (No. and	Street, City,	and State)	: 	ZIP Code	60 Gle	Address of 2 Park Pl en Ellyn,		(No. and St	reet, City, a	and State):	ZIP Code
County of Resi DuPage	idence or	of the Prin	cipal Place o	of Business		60137		y of Reside Page	ence or of the	Principal Pl	ace of Busi		60137
Mailing Address	ss of Deb	tor (if diffe	erent from str	eet addres	ss):	ZIP Code		ng Address	of Joint Debt	tor (if differe	ent from stre	eet address):	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):							ZH Code						
☐ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			☐ Sing in I ☐ Rail ☐ Stoce ☐ Con ☐ Clea	(Check lth Care Bu gle Asset Re 1 U.S.C. § road ekbroker nmodity Br aring Bank er  Tax-Exe (Check box	eal Estate as 101 (51B)	s defined	Chapter 11 of a Foreign Main Proceeding  Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box)  Debts are primarily consumer debts, Debts are primarily defined in 11 U.S.C. § 101(8) as business debts.			eognition ing cognition eeding			
Full Filing	Fee attac	_	ee (Check o	Cod		of the Unite	Check	a personal	a small busin	Chapter 11 ness debtor as	Debtors s defined in	111 U.S.C. § 1	` /
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check	Debtor's to insider all applica A plan is Acceptan	aggregate nor s or affiliates) ible boxes: being filed w	ncontingent l ) are less that with this petition were solici	liquidated d n \$2,190,00 ion. ited prepeti	lebts (excluding	g debts owed		
Statistical/Adr  Debtor esting  Debtor esting there will b	mates tha mates tha	t funds will t, after any	l be available	e for distri perty is ex	bution to un cluded and	administrat	editors.	es paid,		THIS	S SPACE IS	FOR COURT US	E ONLY
1- 49	50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
\$0 to	ilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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Voluntar	y Petition	Name of Debtor(s): Myrick, Lawrence Jr.				
(This page mu	st be completed and filed in every case)	Myrick, Belinda				
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ac	dditional sheet)			
Location Where Filed:	- None -	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)			
Name of Debt - None -	or:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A		xhibit B			
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	(To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  X /s/ Kerrie S. Neal May 7, 2008 Signature of Attorney for Debtor(s) (Date)  Kerrie S. Neal 627-0224				
	Exh	ıibit C				
l	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?			
	Exh	nibit D				
_	leted by every individual debtor. If a joint petition is filed, ea	•	a separate Exhibit D.)			
	D completed and signed by the debtor is attached and made	a part of this petition.				
If this is a joi  Exhibit	nt petition:  D also completed and signed by the joint debtor is attached a	and made a part of this petition.				
	Information Regardin	ng the Debtor - Venue				
	(Check any ap	-				
	Debtor has been domiciled or has had a residence, princip- days immediately preceding the date of this petition or for					
	There is a bankruptcy case concerning debtor's affiliate, go					
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
	Certification by a Debtor Who Reside		rty			
	(Check all app Landlord has a judgment against the debtor for possession		complete the following.)			
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment to					
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become du	te during the 30-day period			
	Debtor certifies that he/she has served the Landlord with the	his certification, (11 U.S.C. § 362(1)).				

Page 3 of 61 B1 (Official Form 1)(1/08)

### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

x /s/ Lawrence Myrick, Jr.

Signature of Debtor Lawrence Myrick, Jr.

X /s/ Belinda Myrick

Signature of Joint Debtor Belinda Myrick

Telephone Number (If not represented by attorney)

May 7, 2008

Date

#### Signature of Attorney\*

#### X /s/ Kerrie S. Neal

Signature of Attorney for Debtor(s)

Kerrie S. Neal 627-0224

Printed Name of Attorney for Debtor(s)

Zalutsky & Pinski, Ltd.

Firm Name

20 N Clark

Suite 600

Chicago, IL 60602

Address

Email: info@ZAPLawFirm.com

312-782-9792 Fax: 312-782-0483

Telephone Number

May 7, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Myrick, Lawrence Jr. Myrick, Belinda

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

### **United States Bankruptcy Court Northern District of Illinois**

		- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1		
In re	Lawrence Myrick, Jr. Belinda Myrick		Case No.	
		Debtor(s)	Chapter	7
			-	

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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#### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signati	ure of Debtor:	/s/ Lawrence Myrick, Jr.	
	_	Lawrence Myrick, Jr.	
Date:	May 7, 2008		

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Official Form 1, Exhibit D (10/06)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Lawrence Myrick, Jr. Belinda Myrick		Case No.	
		Debtor(s)	Chapter	7

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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#### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Belinda Myrick	
_	Belinda Myrick	
Date: May 7, 2008		

requirement of 11 U.S.C. § 109(h) does not apply in this district.

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B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Lawrence Myrick, Jr.,		Case No	
	Belinda Myrick			
-		Debtors	Chapter	7
			•	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	6,900.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		2,600.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		316.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		218,518.30	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,471.61
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,469.00
Total Number of Sheets of ALL Schedu	ıles	28			
	T	otal Assets	6,900.00		
			Total Liabilities	221,434.30	

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Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Lawrence Myrick, Jr.,		Case No.		
	Belinda Myrick				
		Debtors	Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	316.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	14,730.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	15,046.00

#### State the following:

Average Income (from Schedule I, Line 16)	3,471.61
Average Expenses (from Schedule J, Line 18)	3,469.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,240.38

#### State the following:

State the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		600.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	316.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		218,518.30
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		219,118.30

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B6A (Official Form 6A) (12/07)

In re	Lawrence Myrick, Jr.,	Case No.
	Belinda Myrick	

Debtors

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Lawrence Myrick, Jr.,	Case No.
	Belinda Myrick	

#### Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		<u> </u>	· · · · · · · · · · · · · · · · · · ·
2.	Checking, savings or other financial	Navy	Federal Checking and Savings.	J	0.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Char	terOne Checking & Savings	J	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Stand	dard furniture and houshold appliances.	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Pictu	res, CD's, books etc	J	100.00
6.	Wearing apparel.	Cloth	ing	J	600.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	Χ			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total >	1,700.00
(Total of this page)	

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In		awrence Myrick, Jr., elinda Myrick			Case No.	
		<u>·</u>	SC	Debtors  HEDULE B - PERSONAL PROPER  (Continuation Sheet)	RTY	
	Ту	ype of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	defined in under a q as defined Give part record(s)	in an education IRA as a 26 U.S.C. § 530(b)(1) or ualified State tuition plan d in 26 U.S.C. § 529(b)(1). iculars. (File separately the of any such interest(s). § 521(c).)	Х			
12.	other pen	in IRA, ERISA, Keogh, or sion or profit sharing we particulars.	Х			
13.	Stock and and uninc Itemize.	l interests in incorporated corporated businesses.	X			
14.	Interests i	n partnerships or joint Itemize.	Х			
15.	and other	ent and corporate bonds negotiable and iable instruments.	X			
16.	Accounts	receivable.	Х			
17.	property s	maintenance, support, and settlements to which the or may be entitled. Give s.	X			
18.	Other liquincluding	nidated debts owed to debtor tax refunds. Give particulars		IRS Refund expected	J	3,000.00
19.	estates, an exercisab debtor oth	or future interests, life and rights or powers le for the benefit of the ner than those listed in A - Real Property.	Х			
20.	interests i	nt and noncontingent n estate of a decedent, lefit plan, life insurance trust.	Х			
21.	claims of tax refund debtor, an	atingent and unliquidated every nature, including ds, counterclaims of the ad rights to setoff claims. mated value of each.	Х			
				(	Sub-Total of this page)	al > 3,000.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Lawrence Myrick, Jr.,
	Belinda Myrick

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X		
23.	Licenses, franchises, and other general intangibles. Give particulars.	X		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1988 Oldsmobile Cutlass Supreme Not Running	J	200.00
		1999 Chrysler LHS owned jointly w/ father	J	2,000.00
26.	Boats, motors, and accessories.	X		
27.	Aircraft and accessories.	X		
28.	Office equipment, furnishings, and supplies.	X		
29.	Machinery, fixtures, equipment, and supplies used in business.	X		
30.	Inventory.	X		
31.	Animals.	X		
32.	Crops - growing or harvested. Give particulars.	X		
33.	Farming equipment and implements.	X		
34.	Farm supplies, chemicals, and feed.	X		
35.	Other personal property of any kind not already listed. Itemize.	X		

Sub-Total > (Total of this page)

2,200.00

Total >

6,900.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Lawrence Myrick, Jr.,	Case No.
	Belinda Myrick	

Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Other Liquidated Debts Owing Debtor Including Tax FIRS Refund expected	Refund 735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 1988 Oldsmobile Cutlass Supreme Not Running	735 ILCS 5/12-1001(c)	200.00	200.00

Total: 3,200.00 3,200.00

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B6D (Official Form 6D) (12/07)

•		
In re	Lawrence Myrick, Jr.,	Case No.
	Belinda Myrick	

**Debtors** 

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRE NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	,	CONTINGEN	N L I QU I	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.	1	Lien on Vehicle/PMSI		Т	D A T E D			
Navy Federal Credit Union P.O. Box 3500 Merrifield, VA 22119-3500	x .	1999 Chrysler LHS owned jointly w/ father						
	Ш	Value \$ 2,000	.00	_	4	_	2,600.00	600.00
Account No.  Representing: Navy Federal Credit Union		Navy Federal Credit Union 1517 White Oak Drive Waukegan, IL 60087						
		Value \$						
Account No. xxxxxxxxxx2703	H	Opened 9/10/03 Last Active 12/01/0	07		$^{+}$	$\dashv$		
Navy Federal Credit Union Po Box 3000 Merryfield, VA 22119		Notice Only						
		Value \$ Unkno	wn				0.00	Unknown
Account No.								
	Ш	Value \$		ubto		$\dashv$		
0 continuation sheets attached		T)	otal of th			)	2,600.00	600.00
		(Report on Summa	ary of Scl	_	otal ules)		2,600.00	600.00

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B6E (Official Form 6E) (12/07)

In re	Lawrence Myrick, Jr.,	Case No	
	Belinda Myrick		
-		, Debtors	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be eled

liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to prioril listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total
also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Lawrence Myrick, Jr.,		Case No.
	Belinda Myrick		
•		Debtors ,	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS LIQUIDATED Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2004 - 2006 Account No. Taxes 0.00 Department of the Treasury P.O. Box 21126 Н Philadelphia, PA 19114 316.00 316.00 Account No. D. Patrick Mullarkey Tax Division Representing: P.O. Box 55 Ben Franklin Station **IRS** Washington, DC 20044 Account No. 230 S. Dearborn Representing: Stop 5016-CHI **IRS** Chicago, IL 60604 Account No. U.S. Attorneys office 219 S. Dearborn St. 5th floor Representing: Chicago, IL 60604 **IRS** Account No. Subtotal 0.00 Sheet 1 of 1 continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 316.00 316.00 0.00 (Report on Summary of Schedules) 316.00 316.00

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B6F (Official Form 6F) (12/07)

In re	Lawrence Myrick, Jr., Belinda Myrick		Case No	
_		Debtors	,	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H V C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	ΙF	AMOUNT OF CLAIM
Account No. MYRBA000			medical	ŢΪ	T E D		
ABC Pediatric & Neonatal Service 800 Biesterfield Rd. #4010 Elk Grove Village, IL 60007		J			D		395.00
Account No. xxxxxx9001			Notice Only				
Adventist Hinsdale Hospital P.O. Box 9247 Oak Brook, IL 60522		J					Unknown
Account No. gxxxxxxx6375  Alexian Brothers 21219 Network Place Bankruptcy Dept. Chicago, IL 60673-1212		J	8/24/07 medical services				1,350.50
Account No.			Alexian Brothers Medical Center 800 Biesterfield Road				
Representing: Alexian Brothers			Elk Grove, IL 60007-3397				
14 continuation sheets attached			(Total of t	Sub his			1,745.50

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Lawrence Myrick, Jr.,	Case No
	Belinda Myrick	

#### Debtors

CREDITOR'S NAME, MAILING ADDRESS	COD	Н	lusband, Wife, Joint, or Community		C O N	U N L	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C N	CONSIDERATION FOR CLAIM. IF	CLAIM	CONTLNGENT	Z L Q U L D A	I =	AMOUNT OF CLAIM
Account No.		T	Malcolm S Gerald & Associates, Inc.		Ť	DATED		
Representing:	1		332 South Michigan Avenue		_	D		
Alexian Brothers			Suite 600 Chicago, IL 60604					
Account No. xxxxxxx2996			3/02/2007					
American Family Insurance c/o Credit Collection Services Two Wells Avenue Newton Center, MA 02459		J	Insurance					
								179.50
Account No. xxxx-xxxx-4769		T	1/20/07					
Bill Me Later P.O. Box 105658 Atlanta, GA 30348-5658		J	Collection Account					
								92.97
Account No. xxxxx7278			Opened 8/29/07 Last Active 1/01/08 Collection					
Bureaus Investment Group No 11 The Bureaus Inc 1717 Central St Evanston, IL 60201		F						
								2,278.00
Account No.  Representing: Bureaus Investment Group No 11			Echelon Recovery Inc. P.O. Box 1880 Voorhees, NJ 08043					
Sheet no1 of _14 sheets attached to Schedule of				S	Subi	tota	1	2,550.47
Creditors Holding Unsecured Nonpriority Claims				(Total of the	his	pag	e)	2,000.47

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lawrence Myrick, Jr.,	Case No
	Belinda Myrick	

#### Debtors

	16	11	should Wife laint or Community				Ы	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	,	CONFINGEN	DZJ_QD_D∢⊢W	D_	AMOUNT OF CLAIM
Account No. xxxxxxxx6165			Opened 3/01/02 Last Active 5/01/03		Т	ΤED		
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		Н	Notice Only			ם		0.00
Account No. xxxxxxxx1237			Opened 7/19/06 Last Active 3/06/07					
Chase Chase CC Srvs/Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156		Н	CreditCard					1,009.00
Account No. xxxx-xxxx-2208	┢		Opened 12/09/05 Last Active 5/10/07		_			1,009.00
Chase Chase CC Srvs/Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156		w	CreditCard					919.00
Account No.			Enhanced Recovery Corp					
Representing: Chase			P.O. Box 1967 Southgate, MI 48195-0967					
Account No.	$\vdash$		NCO Financial					
Representing: Chase			507 Prudential Rd. Horsham, PA 19044					
Sheet no. 2 of 14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tota	Su l of th		ota pag	- 1	1,928.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lawrence Myrick, Jr.,	Case No
	Belinda Myrick	

#### Debtors

CREDITOR'S NAME,	C	Нι	usband, Wife, Joint, or Community	Ç	U	P	Л	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H		CONTINGENT	NI QUIDATED	D I S P U T E D	:	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx3637			Opened 3/01/04 Last Active 12/01/05		T E		ſ	
Cingular Wireless Professional Collection Co Po Box 45405 Los Angeles, CA 90045		Н	Collection		D			2,103.00
Account No. xxxxxxxxxxx /xxxxxxxxxxxx9775			10/29/07 /	T		T	1	
Comcast c/o Credit Protection Association 13355 Noel Road Dallas, TX 75240		J	Cable service and equipment.					
				$\perp$	L	$\perp$		955.50
Account No.  Representing: Comcast			Comcast P.O. Box 3002 Main Office Southeastern, PA 19398-3002					
Account No. xxxxxx2051			utility	Τ		Τ	T	
ComEd Attn: Bankruptcy Section 2100 Swift Drive Oak Brook, IL 60523		J						300.00
Account No. xxxxx6686	Ī	T	Medical Services.	T	T	T	†	
Cook County Hospital 1901 W. Harrison Bankruptcy Dept. Chicago, IL 60612		J						196.80
Sheet no. 3 of 14 sheets attached to Schedule of	-			Sub	tota	al	†	2.555.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	this	pas	ge)	۱,	3,555.30

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lawrence Myrick, Jr.,	Case No.
	Belinda Myrick	

#### Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		$\sim$ 1	U		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	ID AIM	ONTINGEN	>ローCのーに20	SPUTED	AMOUNT OF CLAIM
Account No.			Linebarger Goggan Blair & Sampson		Т	E		
Representing: Cook County Hospital			Attorneys at Law P.O. Box 06152 Chicago, IL 60606-0152	-		D		
Account No. xxx6856			Opened 11/20/06 Last Active 1/01/08 Collection					
County Of Fairfax Personal Pro Nationwide Credit Corp 5503 Cherokee Ave Alexandria, VA 22312		Н						
								574.00
Account No. xxx3805  County Of Fairfax Personal Pro Nationwide Credit Corp 5503 Cherokee Ave Alexandria, VA 22312	-	Н	Opened 11/20/06 Last Active 1/01/08 Collection					463.00
Account No. xxxxxx0893	┪		Opened 1/01/06 Last Active 7/01/07		1			
Cox Communications Chantilly Credit Control Co 11821 Rock Landing Newport News, VA 23612		w	Collection					188.00
Account No. xxxxxx0894			Opened 1/01/06 Last Active 7/01/07		$\dashv$			
Cox Communications Chantilly Credit Control Co 11821 Rock Landing Newport News, VA 23612		W	Collection					71.00
Sheet no. 4 of 14 sheets attached to Schedule of				Sü	ıbto	ota	1	
Creditors Holding Unsecured Nonpriority Claims			Τ)	Γotal of thi			- 1	1,296.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lawrence Myrick, Jr.,	Case No
	Belinda Myrick	

### Debtors To Debtors

CDEDITODIS NAME	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		00xxgmx	ZQDDAH_D	$ \circ$ $+$ $+$ $+$ $+$ $+$ $+$ $+$ $+$ $+$ $+$ $+$ $+$ $+$	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx0059			Opened 4/01/07 Last Active 4/01/07		Т	E		
Dept Of Veterans Affairs Po Box 11930 Saint Paul, MN 55111		Н	GovernmentOverpayment			ט		358.00
Account No.	╀		U.S. Department of the Treasury	$\dashv$	$\dashv$			000.00
Representing: Dept Of Veterans Affairs			Diversified Collection Services, In P.O. Box 70949 Charlotte, NC 28272-0949					
Account No. xx3500  Elmhurst Clinic 75 Remitance Drive Suite 1253 Chicago, IL 60675		J	1/18/06 Medical					
								107.71
Account No.  Representing: Elmhurst Clinic			Pellettieri & Associates, LTD 991 Oak Creek Dr c/o St Joseph Hospital Lombard, IL 60148					
Account No. xxxxxxxxxxxx5551	+	$\vdash$	Opened 11/08/07	1	$\dashv$			
First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117		Н	Notice Only					0.00
Sheet no. 5 of 14 sheets attached to Schedule of			<u> </u>	Su	bto	otal	 I	
Creditors Holding Unsecured Nonpriority Claims			(Total					465.71

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lawrence Myrick, Jr.,	Case No.
	Belinda Myrick	

#### Debtors

							_	
CREDITOR'S NAME,	C	Hu	usband, Wife, Joint, or Community	<u> </u>	UNL	P	- 1	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	l QU	SPUTED	)  -  -	AMOUNT OF CLAIM
Account No. xxxx6628			Opened 8/19/03 Last Active 2/12/07	77	T		Γ	
Ford Motor Credit Corporation Ford Credit National Bk Center Po Box 537901 Livonia, MI 48153		w	Deficiency ,		D			2,146.00
Account No.			Bowman, Heintz, Boscia & MA	$\top$	T	T	T	
Representing: Ford Motor Credit Corporation			8605 Broadway Merrillville, IN 46410					
Account No. xKXGxxxXxxx3671			Opened 7/03/02	$\top$	T	T	T	
Frost Arnett Company 9550 Regency Square Blvd Jacksonville, FL 32225		w	Notice Only					0.00
Account No. xxxxxxxxxxx4274	T		Opened 11/28/07	$\top$	T	T	T	
Ge Capital Wal-Mart Resurgent Capital Service/Sherman Po Box 10587 Greenville, SC 29603		w	FactoringCompanyAccount					676.00
Account No.	Ī	T	Tate & Kirklin, Associates	$\dagger$	T	T	†	
Representing: Ge Capital Wal-Mart			2810 Southampton Rd. Philadelphia, PA 19154-1207					
Sheet no. 6 of 14 sheets attached to Schedule of				Sub			+	2,822.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	) [	,= 00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lawrence Myrick, Jr.,	Case No
	Belinda Myrick	

#### Debtors

		_						
CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community		S	UNL	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N H	CONSIDERATION FOR CLAIM. IF CL	AIM	CONTINGENT	NL I QU I DATED	P U T	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx4274		T	Opened 2/20/05 Last Active 6/16/06		ŢΪ	Ť		
GEMB / Walmart Po Box 103106 Roswell, GA 30076		v	Charges			D		659.00
Account No.	t	t	Client Services				T	
Representing: GEMB / Walmart			3451 Harry S. Truman Blvd. Saint Charles, MO 63301					
Account No.			Tate & Kirklin, Associates			Г	T	
Representing: GEMB / Walmart			2810 Southampton Rd. Philadelphia, PA 19154-1207					
Account No. Gxxxxxxxx / Gxxxx9652	T	T	8/10/06 / 12/17/06				Т	
Gottlieb Memorial Hospital P.O. Box 74867 Chicago, IL 60694-4867		J	Medical					1,117.23
Account No.		T	Gottlieb Memorial Hospital				T	
Representing: Gottlieb Memorial Hospital			701 W. North Ave. Melrose Park, IL 60160					
Sheet no. 7 of 14 sheets attached to Schedule of			•		Subt			1,776.23
Creditors Holding Unsecured Nonpriority Claims			(°	Total of t	his	pag	ge)	1

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Lawrence Myrick, Jr.,	Case No.
	Belinda Myrick	

#### Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		C	U	D	
MAILING S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	AIM	CONFLEGEN	ZQU_DAF#D		AMOUNT OF CLAIM
Account No.			Powers & Moon, LLC		Т	TE		
Representing: Gottlieb Memorial Hospital			707 Lake Cook Road Suite 309 Deerfield, IL 60015			D		
Account No. xxxxxxxx8773			Opened 1/01/04 Last Active 5/13/05 Notice Only					
HSBC / Best Buy Po Box 15522 Wilmington, DE 19850		J						
								0.00
Account No. xx6192  Jc Penney Ge Money/Attn: Bankruptcy Dept 4125 Windward Plaza, Building 300 Alpharetta, GA 30005		Н	Opened 7/01/03 Last Active 3/28/04 Notice Only					0.00
Account No. xxx1661	╅		2007					
Linbarger Goggan Blair & Sampson PO Box 06152 Chicago, IL 60606-0152		J	Pa Turnpike E-Z Pass violation.					62.75
Account No. xx7172	+		Opened 11/15/06 Last Active 4/01/07					02.75
Lou Harris Company 613 Academy Dr Northbrook, IL 60062		W	Notice Only					0.00
Shoot no. 9 of 14 shoot awallade S. I. I.	.f				ubt		Ц	0.00
Sheet no. <u>8</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	01		(T	otal of th				62.75

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lawrence Myrick, Jr.,	Case No.
	Belinda Myrick	

#### Debtors

	I.c.	L.,.	shood Wife laint or Community		_		D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Lu H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.	М	OOKH _ KGEK	UNLIQUIDATED		AMOUNT OF CLAIM
Account No. xxxxxxxx0103	-		Opened 11/01/98 Last Active 8/01/03 Notice Only		Т	T E D		
Mil Star Po Box 650410 Dallas, TX 75265		W						0.00
Account No. xxxxxxxx0280			Opened 4/01/02 Last Active 5/01/03					0.00
Mil Star 3911 Walton Walker Dallas, TX 75266		Н	Notice Only					
								Unknown
Account No. BGx6111  Mimit P.C. P.O. Box 2368  Mount Vernon, IL 62864-0046		J	4/21/06 Medical Services.					139.00
Account No. xxxxxxxx0400			Opened 9/14/05 Last Active 11/05/07					
Navy Federal Cr Union 820 Follin Ln Se Vienna, VA 22180		w	CreditCard					5,425.00
Account No. xxxxxxxx0148			Opened 3/09/02 Last Active 12/31/07					2,:=2.00
Navy Federal Cr Union 820 Follin Ln Se Vienna, VA 22180		Н	CreditCard					2,089.00
Sheet no. 9 of 14 sheets attached to Schedule of			<u> </u>	S	ubi	tota	L .l	·
Creditors Holding Unsecured Nonpriority Claims			(To	al of th				7,653.00

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In re	Lawrence Myrick, Jr.,	Case No
_	Belinda Myrick	

### Debtors

Account No.	CDEDITOR'S NAME	С	Нι	sband, Wife, Joint, or Community		С	U	D	
Account No. XXX1341	INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	W J	CONSIDERATION FOR CLAIM. IF CL	ND AIM E.				AMOUNT OF CLAIM
H	Account No. xxx1341					Ť	T E		
Account No.   Account No.   Xxxx1358   Cowen Federal Bank   Account No.   Account No	12650 Ingenuity Dr		Н	Deficiency			D		139,840.00
Account No.  Representing: Ocwen Federal Bank  Account No. xxx1358  Ocwen Federal Bank  Ocwen Federal Bank  Ocwen Federal Bank  1	Account No.							T	
P.O. Box 21188   Eagan, MN 55121	1								
Representing: Ocwen Federal Bank  Account No. xxx1358  Ocwen Federal Bank 12650 Ingenuity Dr Orlando, FL 32826  Account No.  Representing: Ocwen Federal Bank  Sheet no. 10_ of 14_ sheets attached to Schedule of  Eagan, MN 55121  Opened 8/31/06 Last Active 11/10/06 Deficiency  H  Opened 8/31/06 Last Active 11/10/06 Deficiency  Fisher & Shapiro, LLC 4201 Lake Cook Road, First Floor Northbrook, IL 60062-1060  Subtotal	Account No.								
Ocwen Federal Bank 12650 Ingenuity Dr Orlando, FL 32826  Account No.  Representing: Ocwen Federal Bank  Sheet no. 10 of 14 sheets attached to Schedule of  Deficiency  H	•								
Ocwen Federal Bank 12650 Ingenuity Dr Orlando, FL 32826  Account No. Representing: Ocwen Federal Bank  Sheet no. 10 of 14 sheets attached to Schedule of  H  H  H  Account No. Sheet no. 10 of 14 sheets attached to Schedule of  H  Brisher & Shapiro, LLC 4201 Lake Cook Road, First Floor Northbrook, IL 60062-1060  Subtotal	Account No. xxx1358	T	T					Т	
Representing: Ocwen Federal Bank  Sheet no10_ of _14_ sheets attached to Schedule of	12650 Ingenuity Dr		Н	Deficiency					34,982.00
Representing: Ocwen Federal Bank  Sheet no. 10 of 14 sheets attached to Schedule of  Northbrook, IL 60062-1060  Subtotal	Account No.	Ī						T	
17/18/22 00	· •								
				ľ					174,822.00

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In re	Lawrence Myrick, Jr.,	Case No.
	Belinda Myrick	

#### Debtors

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		COXHLXGEXH	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.  Representing: Ocwen Federal Bank			HSBC Mortgage PO Box 37282 Baltimore, MD 21297-3282	-	Т	T E D		
Account No. xxxxxxxx1190  Rogers & Holland Po Box 879  Matteson, IL 60443		Н	Opened 12/01/03 Last Active 5/01/06 Notice Only					0.00
Account No.  Sallie Mae PO Box 9500 Wilkes-Barre, PA 18773-9500		W	Student Loans					7,000.00
Account No. xxxxxxxxxxx0006  Sallie Mae 3rd Pty Lsc 11100 Usa Parkway Fishers, IN 46037		W	Opened 9/23/05 Last Active 8/22/06 Educational					7,730.00
Account No. xxxx2358  Sprint P.O. Box 650270 Dallas, TX 75265-0270		J	2007 Phone service.					380.34
Sheet no11 of14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total			ota pag		15,110.34

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lawrence Myrick, Jr.,	Case No
	Belinda Myrick	

#### Debtors

	_	1	usband, Wife, Joint, or Community		1	U	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	DATE CLAIM WAS INCURRED CONSIDERATION FOR CLAIM. IF	CLAIM	CONTINGEN	N L Q U L C	DISPUTED	AMOUNT OF CLAIM
Account No.			Allied Intersstate		Т	A T E		
Representing: Sprint			3000 Corporate Exchange Dr,5th Floo Columbus, OH 43231			D		
Account No. xxxxx6686	┢		collection					
Stroger Hospital Linebarger Goggan Blair & Sampson P.O. Box 06268 Chicago, IL 60606-0268		J						197.00
Account No. xxxxxx8575  University Of Phoenix 4615 E Elwood St Fl 3 Phoenix, AZ 85040		V	Opened 6/06/06 Unsecured					1,620.00
Account No.	┢	+	Account Control Technology		┢	H	H	1,020.00
Representing: University Of Phoenix			6918 Owensmouth Avenue P.O. Box 8012, Dept 1262912-UPX1 Canoga Park, CA 91309-8012					
Account No. 673	_	<u> </u>	Opened 2/20/04 Last Active 3/22/06					
Verizon Virginia Inc Po Box 165018 Columbus, OH 43216		V	Other V					58.00
Sheet no. 12 of 14 sheets attached to Schedule of	<u> </u>		I	S	Sub	tota	l l	4.075.00
Creditors Holding Unsecured Nonpriority Claims				(Total of t	his	pag	ge)	1,875.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Lawrence Myrick, Jr.,	Case No
	Belinda Myrick	

#### Debtors

	16	ш.,	sband, Wife, Joint, or Community	-	_	11	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	AIM	CONTINGEN	DZ1_QD_D4HUD		AMOUNT OF CLAIM
Account No.			KCA Financial Services, Inc.		Τ	T E		
Representing: Verizon Virginia Inc			628 North Street Geneva, IL 60134			D		
Account No. xxxxxxxxxxxx0001	+		Opened 2/06/05 Other					
Verizon Wireless 250 James St Morristown, NJ 07960		W						
								758.00
Account No.  Representing: Verizon Wireless			CBCS P.O. Box 69 Columbus, OH 43216					
Account No. IL xxx5534  Village of Berkeley			11/9/06 Parking Ticket					
5819 Electric Ave Berkeley, IL 60163		J						
Account No. xxxxxx0584	╁		Opened 7/22/05 Last Active 8/28/07					100.00
Washington Mutual / Providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603		J	Notice Only					
2.22								1,998.00
Sheet no. <u>13</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(T	Solution Silvert		ota pag		2,856.00

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In re	Lawrence Myrick, Jr.,	Case No.
	Belinda Myrick	

#### Debtors

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CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	- 6	N	L	۱,	
MAILING ADDRESS	CODEBTOR	Н	DATE CLAIM WAS INCURRED AND	NT I NG ENT	L	D I S P U T	3	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	В	W	CONSIDERATION FOR CLAIM. IF CLAIM	I N	Q	١Ļ	۱۲	AMOUNT OF CLAIM
(See instructions above.)	Ö	c	IS SUBJECT TO SETOFF, SO STATE.	Ğ			= 1	AWOUNT OF CLAIM
	Ľ	┡		٠ إ	DATED		٦ 	
Account No.	]		Washington Mutual Card Services	'	Ę			
Representing:	l		PO BOX 660487	$\vdash$	ט	╀	4	
Washington Mutual / Providian	l		Payment Processing Center					
	l		Dallas, TX 75266					
	l				l			
	l				l			
	l							
Account No. xxx-xxx9862	╂	┢	2003	+	╁	╁	+	
Account No. XXX-XXX9002	ł		Notice Only					
Marild Care Mirelana	l		Two dee of thy					
WorldCom Wireless	l	J			l			
P.O. Box 732001	l	١٦			l			
Atlanta, GA 31139-0001	l							
	l							
	l							0.00
Account No.			Sunrise Credit Services	T			T	
	1		260 Airport Plaza					
Representing:	l		Farmingdale, NY 11735-3946		l			
WorldCom Wireless	l							
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Account No.	1							
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Account No.	┢	H		十	t	+	+	
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				上			$\perp$	
Sheet no. 14 of 14 sheets attached to Schedule of Subtotal							0.00	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pas	ge)		0.00
							+	
					Γota			218,518.30
			(Report on Summary of S	che	dul	es)	) [	210,510.30

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B6G (Official Form 6G) (12/07)

In re	Lawrence Myrick, Jr.,	Case No.
	Belinda Myrick	

Debtors

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-14764 Doc 1 Filed 06/09/08 Entered 06/09/08 16:15:43 Desc Main Document Page 34 of 61

B6H (Official Form 6H) (12/07)

In re	Lawrence Myrick, Jr.,	Case No.	_
	Belinda Myrick		

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

Larry Myrick, Sr.
1632 Birch Dr.
Berkeley, IL 60163

NAME AND ADDRESS OF CREDITOR

Nawy Federal Credit Union
P.O. Box 3500
Merrifield, VA 22119-3500

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**B6I (Official Form 6I) (12/07)** 

	Lawrence Myrick, Jr.			
In re	Belinda Myrick		Case No.	
		Debtor(s)		

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  Dependent monthly income calculated on Form 22A, 22  Debtor's Marital Status:  Dependent monthly income calculated on Form 22A, 22					
Married Married	RELATIONSHIP(S): Daughter Daughter Daughter Son	AGE()			
<b>Employment:</b>	DEBTOR	•	SPOUSE		
Occupation (	Cable Splitter				
Name of Employer	Ilinois Bell	Unemploye	d		
- 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 - 3 - 1 -	5 months				
(	Felephone Company One AT&T Center, 28th FLR. Saint Louis, MO 63101				
	rojected monthly income at time case filed)		DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$		\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	4,040.83	\$	0.00
4. LESS PAYROLL DEDUCTIONS  a. Payroll taxes and social secu b. Insurance c. Union dues d. Other (Specify):		\$ \$ \$ 	564.89 4.33 0.00 0.00 0.00	\$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00
5. SUBTOTAL OF PAYROLL DED	UCTIONS	\$	569.22	\$	0.00
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	3,471.61	\$	0.00
7. Regular income from operation of	business or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00
8. Income from real property	•	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
<ul><li>10. Alimony, maintenance or suppor dependents listed above</li><li>11. Social security or government as:</li></ul>	t payments payable to the debtor for the debtor's use	or that of	0.00	\$	0.00
(Specify):	225	\$	0.00	\$	0.00
		<u></u>	0.00	\$	0.00
12. Pension or retirement income		 \$	0.00	\$	0.00
13. Other monthly income					
(Specify):			0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THRO	OUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)			3,471.61	\$	0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)			\$	3,471	.61

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	Lawrence Myrick, Jr.			
In re	Belinda Myrick		Case No.	
	•	Debtor(s)	·	

### ${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The averag	•
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,400.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	75.00
b. Water and sewer	\$	0.00
c. Telephone	\$	50.00
d. Other See Detailed Expense Attachment	\$	140.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	500.00 150.00
<ul><li>5. Clothing</li><li>6. Laundry and dry cleaning</li></ul>	\$	70.00
7. Medical and dental expenses	\$ 	50.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <del></del>	70.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	25.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	75.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	T	
a. Auto	\$	244.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Diapers/formula	\$	250.00
Other Personal Grooming	\$	70.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,469.00
<ul><li>19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:</li><li>20. STATEMENT OF MONTHLY NET INCOME</li></ul>	_	
a. Average monthly income from Line 15 of Schedule I	\$	3,471.61
b. Average monthly expenses from Line 18 above	\$	3,469.00
c. Monthly net income (a. minus b.)	\$	2.61

	Case 08-14764	Doc 1		Entered 06/09/08	16:15:43	Desc Main
B6J (Off	icial Form 6J) (12/07)		Document	Page 37 of 61		
	Lawrence Myrick, Jr.					
In re	Belinda Myrick				Case No.	
			I	Debtor(s)		
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)						

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

### **Other Utility Expenditures:**

cell phone	<u> </u>	80.00
Cable/internet	\$	60.00
Total Other Utility Expenditures	\$	140.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Lawrence Myrick, Jr. Belinda Myrick			Case No.	
	•		Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	NING DEBTOR'S SC	CHEDUL	ES
	DECLARATION UNDER F	PENALTY (	OF PERJURY BY INDIVI	DUAL DE	BTOR
	I declare under penalty of perjury th  30 sheets, and that they are true and cor				
Date	May 7, 2008	Signature	/s/ Lawrence Myrick, Jr. Lawrence Myrick, Jr. Debtor		
Date	May 7, 2008	Signature	/s/ Belinda Myrick		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Belinda Myrick Joint Debtor Case 08-14764 Doc 1 Filed 06/09/08 Entered 06/09/08 16:15:43 Desc Main Document Page 39 of 61

B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

	Lawrence Myrick, Jr.			
In re	Belinda Myrick		Case No.	
		Debtor(s)	Chapter	7
			•	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$26,511.67	2008 YTD
\$35,702.00	2007 Employment
\$39,150.00	2006 Employment

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**SOURCE AMOUNT** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL OWING

RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Ford Motor Credit vs. Myrick Collection/Breach of Circuit Court Judgment Entered for Plaintiff

07 SC 5795 Contract/Repossession

HSBC vs. Myrick Foreclosure Circuit Court Judgment Entered for Plaintiff 07 CH 10010

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE **PROPERTY** 

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### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER HSBC Mortgage P.O. Box 21188 Eagan, MN 55121 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 2/07

DESCRIPTION AND VALUE OF PROPERTY 7241 S. Winchester Ave., Chicago IL 60636

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Zalutsky & Pinski, Ltd. 20 North Clark Street Suite 600 Chicago, IL 60602 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR various AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$925

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Chase

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking Account

AMOUNT AND DATE OF SALE OR CLOSING 2007

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

15. Prior address of debtor

None П

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 1632 Birch Dr. Berkeley, IL 60163 NAME USED Same

DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

**GOVERNMENTAL UNIT** 

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six vears immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

BEGINNING AND

(ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	May 7, 2008	Signature	/s/ Lawrence Myrick, Jr.
			Lawrence Myrick, Jr.
			Debtor
Date	May 7, 2008	Signature	/s/ Belinda Myrick
			Belinda Myrick
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Belinda Myrick				Case No.		
III IC	Delinda Myrick		Debtor	(s)	Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBT	OR'S	STATEME	NT OF INT	TENTION	
<b>I</b> ]	I have filed a schedule of assets and liabil	ities which includes deb	ts secur	ed by property o	f the estate.		
J 1	I have filed a schedule of executory contra	acts and unexpired lease	s which	includes person	al property subj	ect to an unexpire	ed lease.
<b>=</b> ]	I intend to do the following with respect t	o property of the estate	which so	ecures those debt	ts or is subject to	a lease:	
Descript	tion of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1999 (	Chrysler LHS I jointly w/ father	Navy Federal Credit	Union			Ü	X
Property		Lessor's Name		Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
-NONE	<b>=-</b> 						
Date _	May 7, 2008	Signature		wrence Myrick, ence Myrick, Jr. er			
Date _	May 7, 2008	_ Signature	-	linda Myrick la Myrick			

Joint Debtor

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United States Bankruptcy Court
Northern District of Illinois

	Lawrence Myrick, Jr.			
In re	Belinda Myrick		Case No.	
		Debtor(s)	Chapter	7
			•	· · · · · · · · · · · · · · · · · · ·

	Detroi(s)	Спарт		
	DISCLOSURE OF COMPENSATION OF ATTOR	RNEY FOR	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I are compensation paid to me within one year before the filing of the petition in bankruptcy be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy	y, or agreed to be	e paid to me, for services rendered	
	For legal services, I have agreed to accept	\$ <u></u>	1,601.00	
	Prior to the filing of this statement I have received	\$	526.00	
	Balance Due	\$	1,075.00	
2.	\$299.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compensation with any other person	unless they are r	nembers and associates of my law	firm.
	☐ I have agreed to share the above-disclosed compensation with a person or persons we copy of the agreement, together with a list of the names of the people sharing in the			A
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects a. Analysis of the debtor's financial situation, and rendering advice to the debtor in deta b. Preparation and filing of any petition, schedules, statement of affairs and plan which c. Representation of the debtor at the meeting of creditors and confirmation hearing, ard. [Other provisions as needed]  Negotiations with secured creditors to reduce to market value; exemptic agreements and applications as needed; preparation and filing of motion of liens on household goods.	ermining whethen may be required and any adjourned on planning; pr	r to file a petition in bankruptcy; l; hearings thereof; eparation and filing of reaffirma	
	Outside counsel may be employed under firm supervision, and paid by	our firm.		
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following Representation of the debtors in any dischargeability actions or any other		roceeding.	
	CERTIFICATION			
this	I certify that the foregoing is a complete statement of any agreement or arrangement for his bankruptcy proceeding.	payment to me f	or representation of the debtor(s)	in
Dat	pated: May 7, 2008 /s/ Kerrie S. Neal			
	Kerrie S. Neal 627			
	Zalutsky & Pinski,	Ltd.		
	20 N Clark Suite 600			
	Chicago, IL 60602	2		
	312-782-9792 Fa	x: 312-782-048	3	
1	info@ZAPLawFirm	n.com		

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### B 201 (04/09/06)

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Kerrie S. Neal 627-0224	X /s/ Kerrie S. Neal	May 7, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
20 N Clark		
Suite 600		
Chicago, IL 60602		
312-782-9792		
I (We), the debtor(s), affirm that I (we) have re	Certificate of Debtor eceived and read this notice.	
Lawrence Myrick, Jr.		
Belinda Myrick	X /s/ Lawrence Myrick, Jr.	May 7, 2008
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known)	X /s/ Belinda Myrick	May 7, 2008
	Signature of Joint Debtor (if any)	Date

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### United States Bankruptcy Court Northern District of Illinois

In #0	Lawrence Myrick, Jr. Belinda Myrick		Case No.	
In re	Delinua iviynuk	Debtor(s)	Case No.  Chapter 7	
	VE	ERIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	73
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to	the best of my
Date:	May 7, 2008	/s/ Lawrence Myrick, Jr.  Lawrence Myrick, Jr.  Signature of Debtor		
Date:	May 7, 2008	/s/ Belinda Myrick		

ABC Pediatric & Neonatal Service 800 Biesterfield Rd. #4010 Elk Grove Village, IL 60007

Account Control Technology 6918 Owensmouth Avenue P.O. Box 8012, Dept 1262912-UPX1 Canoga Park, CA 91309-8012

Adventist Hinsdale Hospital P.O. Box 9247 Oak Brook, IL 60522

Alexian Brothers 21219 Network Place Bankruptcy Dept. Chicago, IL 60673-1212

Alexian Brothers Medical Center 800 Biesterfield Road Elk Grove, IL 60007-3397

Allied Intersstate 3000 Corporate Exchange Dr,5th Floo Columbus, OH 43231

American Family Insurance c/o Credit Collection Services Two Wells Avenue Newton Center, MA 02459

Bill Me Later P.O. Box 105658 Atlanta, GA 30348-5658

Bowman, Heintz, Boscia & MA 8605 Broadway Merrillville, IN 46410

Bureaus Investment Group No 11 The Bureaus Inc 1717 Central St Evanston, IL 60201 Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

CBCS P.O. Box 69 Columbus, OH 43216

Chase CC Srvs/Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Cingular Wireless Professional Collection Co Po Box 45405 Los Angeles, CA 90045

Client Services 3451 Harry S. Truman Blvd. Saint Charles, MO 63301

Comcast c/o Credit Protection Association 13355 Noel Road Dallas, TX 75240

Comcast P.O. Box 3002 Main Office Southeastern, PA 19398-3002

ComEd
Attn: Bankruptcy Section
2100 Swift Drive
Oak Brook, IL 60523

Cook County Hospital 1901 W. Harrison Bankruptcy Dept. Chicago, IL 60612 County Of Fairfax Personal Pro Nationwide Credit Corp 5503 Cherokee Ave Alexandria, VA 22312

Cox Communications Chantilly Credit Control Co 11821 Rock Landing Newport News, VA 23612

D. Patrick Mullarkey Tax Division P.O. Box 55 Ben Franklin Station Washington, DC 20044

Dept Of Veterans Affairs Po Box 11930 Saint Paul, MN 55111

Echelon Recovery Inc. P.O. Box 1880 Voorhees, NJ 08043

Elmhurst Clinic 75 Remitance Drive Suite 1253 Chicago, IL 60675

Enhanced Recovery Corp P.O. Box 1967 Southgate, MI 48195-0967

First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117

Fisher & Shapiro, LLC 4201 Lake Cook Road, First Floor Northbrook, IL 60062-1060

Ford Motor Credit Corporation Ford Credit National Bk Center Po Box 537901 Livonia, MI 48153 Frost Arnett Company 9550 Regency Square Blvd Jacksonville, FL 32225

Ge Capital Wal-Mart Resurgent Capital Service/Sherman Po Box 10587 Greenville, SC 29603

GEMB / Walmart Po Box 103106 Roswell, GA 30076

Gottlieb Memorial Hospital P.O. Box 74867 Chicago, IL 60694-4867

Gottlieb Memorial Hospital 701 W. North Ave. Melrose Park, IL 60160

HSBC / Best Buy Po Box 15522 Wilmington, DE 19850

HSBC Mortgage P.O. Box 21188 Eagan, MN 55121

HSBC Mortgage PO Box 37282 Baltimore, MD 21297-3282

IRS
Department of the Treasury
P.O. Box 21126
Philadelphia, PA 19114

IRS 230 S. Dearborn Stop 5016-CHI Chicago, IL 60604 Jc Penney Ge Money/Attn: Bankruptcy Dept 4125 Windward Plaza, Building 300 Alpharetta, GA 30005

KCA Financial Services, Inc. 628 North Street Geneva, IL 60134

Larry Myrick, Sr. 1632 Birch Dr. Berkeley, IL 60163

Linbarger Goggan Blair & Sampson PO Box 06152 Chicago, IL 60606-0152

Linebarger Goggan Blair & Sampson Attorneys at Law P.O. Box 06152 Chicago, IL 60606-0152

Lou Harris Company 613 Academy Dr Northbrook, IL 60062

Malcolm S Gerald & Associates, Inc. 332 South Michigan Avenue Suite 600 Chicago, IL 60604

Mil Star Po Box 650410 Dallas, TX 75265

Mil Star 3911 Walton Walker Dallas, TX 75266

Mimit P.C. P.O. Box 2368 Mount Vernon, IL 62864-0046 Navy Federal Cr Union 820 Follin Ln Se Vienna, VA 22180

Navy Federal Credit Union P.O. Box 3500 Merrifield, VA 22119-3500

Navy Federal Credit Union Po Box 3000 Merryfield, VA 22119

Navy Federal Credit Union 1517 White Oak Drive Waukegan, IL 60087

NCO Financial 507 Prudential Rd. Horsham, PA 19044

Ocwen Federal Bank 12650 Ingenuity Dr Orlando, FL 32826

Pellettieri & Associates, LTD 991 Oak Creek Dr c/o St Joseph Hospital Lombard, IL 60148

Powers & Moon, LLC 707 Lake Cook Road Suite 309 Deerfield, IL 60015

Rogers & Holland Po Box 879 Matteson, IL 60443

Sallie Mae PO Box 9500 Wilkes-Barre, PA 18773-9500

Sallie Mae 3rd Pty Lsc 11100 Usa Parkway Fishers, IN 46037 Sprint P.O. Box 650270 Dallas, TX 75265-0270

Stroger Hospital Linebarger Goggan Blair & Sampson P.O. Box 06268 Chicago, IL 60606-0268

Sunrise Credit Services 260 Airport Plaza Farmingdale, NY 11735-3946

Tate & Kirklin, Associates 2810 Southampton Rd. Philadelphia, PA 19154-1207

U.S. Attorneys office 219 S. Dearborn St. 5th floor Chicago, IL 60604

U.S. Department of the Treasury Diversified Collection Services, In P.O. Box 70949 Charlotte, NC 28272-0949

University Of Phoenix 4615 E Elwood St Fl 3 Phoenix, AZ 85040

Verizon Virginia Inc Po Box 165018 Columbus, OH 43216

Verizon Wireless 250 James St Morristown, NJ 07960

Village of Berkeley 5819 Electric Ave Berkeley, IL 60163 Washington Mutual / Providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603

Washington Mutual Card Services PO BOX 660487 Payment Processing Center Dallas, TX 75266

WorldCom Wireless P.O. Box 732001 Atlanta, GA 31139-0001

### Disclosure Pursuant to 11 U.S.C. §527(a)(2)

### You are notified:

- 1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

# IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

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### STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

#### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawver.

### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

### AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Lawrence Myrick, Jr.	May 7, 2008	/s/ Belinda Myrick	May 7, 2008
Debtor's Signature	Date	Joint Debtor's Signature	Date